AMENDMENTS TO THE CLAIMS

Please replace all prior versions and listings of claims in the application with the listing of claims as follows:

Listing of Claims

1.   (Previously Presented) The computer-implemented method as recited in claim 64, further comprising:

determining via the computer a cost for credit to be extended to a participant of the e-commerce transaction, wherein the credit is extended based upon one or more of the parameters comprising a volume of business a credit provider conducts with a participant, a type of deliverable and collateral for the credit;

calculating via the computer a cost for exchange of a first currency to a second currency, wherein the cost of exchange is based upon one or more of the parameters comprising currencies involved in the transaction, an aggregate volume of currency exchanged by the participant and the amount of the associated transaction, and is effective for a predetermined period of time; and

calculating via the computer an aggregate price to the customer for the good or service, wherein the aggregate price comprises an aggregate of the cost of credit, the cost for exchange of currency and the amount of first currency relating to the price of the deliverable.

2. (Currently Amended) The computer-implemented method of claim 1 [[64]] additionally comprising transmitting via the computer a transmission medium and a communications network, the calculated aggregated price to a network access device associated with a participant in the transaction, wherein the aggregated price is converted to the amount and units of the participant's type of currency.

3. (Previously Presented) The computer-implemented method of claim 2 additionally comprising transmitting via the computer to the network access device, a detail of the price, wherein the detail comprises:

    the cost of credit, based upon the amount of currency involved in the transaction, the period allowed until repayment, the rate of interest, and the volume of business the participant transacts;

    the cost for exchange of currency; and

    the amount of a currency relating to the price of the good or service.

4. (Previously Presented) The computer-implemented method of claim 3 additionally comprising discounting via the computer, the cost for exchange of currency according to a volume discount parameter relating to an aggregate volume associated with a participant in the transaction.

5-62. (Canceled)

63. (Previously Presented) The computer-implemented method as recited in claim 64, further comprising:

indicating via the computer a band of a currency exchange price parameter comprising one or more of: an upper currency exchange price tolerance parameter and a lower currency exchange price tolerance parameter, wherein each exchange price tolerance parameter relates to a rate of exchange between the base currency and the foreign currency and is based upon the good or service;

receiving via the computer digital data descriptive of a the market spot price; and

modifying via the computer the currency exchange price if the market spot price is not within the band of the currency exchange price.

64.   (Currently Amended) A computer-implemented method ~~for determining values of multiple interrelated parameters of an e-commerce transaction across multiple currencies to manage~~ for managing a sales risk, comprising:

linking via a computer [[the]] multiple interrelated parameters of [[the]] an e-commerce transaction in one or more feedback loops such that calculating each parameter affects calculating at least some of the other parameters;

wherein calculating via the computer each parameter provides an output value used as one of multiple input values for calculating at least some of the other parameters, and calculating each parameter uses as input the output values from calculating at least some of the other parameters;

calculating via the computer the multiple interrelated parameters using output values from one calculation as input values for the next calculation until values within respective predetermined tolerance levels are achieved for each parameter;

~~determining via the computer the values of the multiple interrelated parameters based on the respective predetermined tolerance levels;~~

wherein achieving the respective predetermined tolerance levels for each parameter comprises monetary conversions, <u>comparison with</u> set parameters, [[a]] <u>periodic monitoring of</u> market spot price relating to currency, or an adjustment to a set currency price;

~~monitoring the market spot price relating to currency;~~

adjusting via the computer the ~~market spot~~ <u>currency</u> price in real-time via a live pricing feed based on [[a]] negotiated tolerance [[level]] <u>levels</u> for a particular commerce participant<u>, wherein the adjusting includes:</u>[[;]]

<u>determining if the spot price exceeds or falls below the negotiated tolerance levels;</u>

<u>modifying the negotiated tolerance levels based on the determination; and</u>

<u>re-calculating the currency price using a predetermined equation based on the modified tolerance levels to determine the adjusted currency price;</u>

<u>allowing the transaction to proceed with the adjusted currency price;</u>

viewing on a display the values of the multiple interrelated parameters in currencies of choice; and

comparing via the computer the values of the multiple interrelated parameters from several market participants.

65.   (Previously Presented) The computer-implemented method as recited in claim 64, wherein linking via the computer the multiple interrelated parameters includes linking one or more of:

a sales price for a good or service of the e-commerce transaction;

a current price for each of the multiple currencies;

a cost for an exchange between two of the multiple currencies;

a cost of credit to be extended to a buyer of the good or service;

a sales risk of the e-commerce transaction;

an amount of insurance to cover the sales price;

a cost for the amount of insurance; or

a shipping or handling cost.

66.   (Previously Presented) The computer-implemented method as recited in claim 64, further comprising receiving one or more real-time feeds of changing input values, wherein each real-time feed provides a dynamic input value for calculating via the computer at least some of the multiple interrelated parameters.

67.   (Previously Presented) The computer-implemented method as recited in claim 66, wherein receiving via the computer the one or more real-time feeds includes receiving a feed of a dynamic input value selected from the list of dynamic input values:

a fluctuating exchange factor between two of the multiple currencies;

a fluctuating value of the good or service being transacted;

a fluctuating spot price of one of the currencies;

a renegotiable currency price;

a fluctuating tolerance level for one of the parameters;

a fluctuating creditworthiness of the buyer;

a fluctuating volume discount factor;

a fluctuating buyer discount factor;

a fluctuating time window for the e-commerce transaction;

a fluctuating sales volume history of the good or service;

a fluctuating volume of business of the buyer;

a fluctuating competing bid;

a fluctuating procurement cost of the good or service;

a fluctuating risk associated with the buyer or seller;

a fluctuating payment history;

a current type or designation of the good or service; and

a fluctuating amount of collateral.

68.   (Previously Presented) The computer-implemented method as recited in claim 67, wherein in response to receiving via the computer a change in one of the dynamic input values, iteratively re-calculating the multiple interrelated parameters a sufficient number of times to obtain a stable value within a threshold for each of the multiple interrelated parameters.

69.   (Previously Presented) The computer-implemented method as recited in claim 64, wherein a sales price parameter partly determines and is partly determined by a risk of transaction parameter;

wherein the risk of transaction parameter partly determines and is partly determined by an amount of insurance parameter;

wherein the sales price parameter partly determines and is partly determined by the amount of insurance parameter; and

wherein the sales price parameter is partly determined by a price of currency parameter.

70. (Previously Presented) The computer-implemented method as recited in claim 64, wherein a cost of credit parameter partly determines and is partly determined by a sales price parameter;

wherein the cost of credit parameter is partly determined by a creditworthiness parameter; and

wherein the sales price parameter is partly determined by the creditworthiness parameter.

71. (Previously Presented) The computer-implemented method as recited in claim 64, wherein:

a spot currency price changes a sales price for a good or service of the e-commerce transaction;

a currency exchange cost changes the sales price;

a cost of credit changes the sales price;

a sales risk of the e-commerce transaction changes the sales price;

an amount of insurance to cover the good or service changes the sales price; a shipping or handling cost changes the sales price; and

the sales price changes the currency exchange cost, the cost of credit, the sales

risk, the amount of insurance, and the shipping and handling cost.

72.   (Currently Amended) A computerized system computer-readable medium ~~media for~~

~~determining values of multiple interrelated parameters of an e-commerce transaction~~

~~across multiple currencies, having~~ storing computer-executable instructions to ~~on a~~

~~processor to perform functions comprising~~:

    ~~linking via the processor the~~ link multiple interrelated parameters of [[the]] an

e-commerce transaction in one or more feedback loops such that calculating each

parameter affects calculating at least some of the other parameters;

    wherein calculating ~~via the processor~~ each parameter provides an output value

used as one of multiple input values for calculating at least some of the other

parameters and calculating each parameter uses as input the output values from

calculating at least some of the other parameters;

    ~~calculating via the processor~~ calculate the multiple interrelated parameters

using output values from one calculation as input values for the next calculation until

values within respective predetermined tolerance levels are achieved for each

parameter;

    ~~determining via the processor the values of the multiple interrelated~~

~~parameters based on the respective tolerance levels;~~

wherein achieving the respective predetermined tolerance levels for each

parameter comprises monetary conversions, <u>comparison with</u> set parameters, [[a]]

<u>periodic monitoring of</u> market spot price relating to currency, or an adjustment to a

set currency price;

~~monitoring via the processor the market spot price relating to currency;~~

~~adjusting via the processor~~ <u>adjust</u> the ~~market spot~~ <u>currency</u> price in real-time

via a live pricing feed based on [[a]] negotiated tolerance [[level]] <u>levels</u> for a particular

commerce participant[[; and]]<u>, wherein the instructions to adjust include instructions</u>

<u>to:</u>

<u>determine if the spot price exceeds at least one of the negotiated</u>

<u>tolerance levels;</u>

<u>modify the negotiated tolerance levels based on the determination; and</u>

<u>re-calculate the currency price using a predetermined equation based</u>

<u>on the modified tolerance levels to determine the adjusted currency price;</u>

<u>allow the transaction to proceed with the adjusted currency price;</u>

~~viewing on a display~~ <u>view</u> the values of the multiple interrelated parameters

based on the respective predetermined tolerance levels; and

~~comparing via the processor~~ <u>compare</u> the values of the multiple interrelated

parameters from several market participants.

73.　(Previously Presented) The computerized system computer-readable media as recited

in claim 72, wherein the linking via the processor the multiple interrelated parameters

includes logic for linking one or more of:

a sales price for a good or service of the e-commerce transaction;

a current price for each of the multiple currencies;

a cost for an exchange between two of the multiple currencies;

a cost of credit to be extended to a buyer of the good or service;

a sales risk of the e-commerce transaction;

an amount of insurance to cover the sales price;

a cost for the amount of insurance; and

a shipping or handling cost.

74.   (Previously Presented) The computerized system computer-readable media as recited in claim 72, further comprising processing via the processor one or more real-time feeds of changing input values, wherein each real-time feed provides a dynamic input value for calculating at least some of the multiple interrelated parameters.

75.   (Previously Presented) The computerized system computer-readable media as recited in claim 74, wherein the processing via the processor the one or more real-time feeds includes logic for processing a feed of a dynamic input value selected from the list of dynamic input values:

a fluctuating exchange factor between two of the multiple currencies;

a fluctuating value of the good or service being transacted;

a fluctuating spot price of one of the currencies;

a renegotiable currency price;

a fluctuating tolerance level for one of the parameters;

a fluctuating creditworthiness oldie buyer;

a fluctuating volume discount factor;

a fluctuating buyer discount factor;

a fluctuating time window for the e-commerce transaction;

a fluctuating sales volume history of the good or service;

a fluctuating volume of business of the buyer;

a fluctuating competing bid;

a fluctuating procurement cost of the good or service;

a fluctuating risk associated with the buyer or seller;

a fluctuating payment history;

a current type or designation of the good or service; and

a fluctuating amount of collateral.

76.   (Previously Presented) The computerized system compute-readable media as recited in claim 75, further comprising iteratively re-calculating via the processor the multiple interrelated parameters a sufficient number of times to obtain a stable value within a threshold for each of the multiple interrelated parameters, in response to receiving a change in one of the dynamic input values.

77.   (Currently Amended) A computerized system, comprising:

means for determining values of multiple interrelated parameters of an e-commerce transaction across multiple currencies, including:

means for linking the multiple interrelated parameters of the e-commerce transaction in one or more feedback loops such that calculating each parameter affects calculating at least some of the other parameters;

wherein calculating each parameter provides an output value used as one of multiple input values for calculating at least some of the other parameters, and calculating each parameter uses as input the output values from calculating at least some of the other parameters;

means for calculating the multiple interrelated parameters using output values from one calculation as input values for the next calculation until values within respective predetermined tolerance levels re achieved for each parameter; and

~~means for determining the values of the multiple interrelated parameters based on the respective predetermined tolerances;~~

wherein achieving the respective predetermined tolerance levels for each parameter comprises monetary conversions, <u>comparison with</u> set parameters, [[a]] <u>periodic monitoring of</u> market spot price relating to currency, or an adjustment to a set currency price;

~~means for monitoring the market spot price relating to currency;~~

means for adjusting the ~~market spot~~ <u>currency</u> price in real-time via a live pricing feed based on [[a]] negotiated tolerance [[level]] <u>levels</u> for a particular commerce participant[[;]]<u>, wherein the means for adjusting further includes:</u>

<u>means for determining if the spot price exceeds at least one of the negotiated tolerance levels;</u>

<u>means for modifying the negotiated tolerance levels based on the determination; and</u>

means for re-calculating the currency price using a predetermined equation based on the modified tolerance levels to determine the adjusted currency price;

means for allowing the transaction to proceed with the adjusted currency price;

means for viewing on a display the values of the multiple interrelated parameters based on the respective predetermined tolerance levels;

means for displaying at least some o the multiple parameters to each participant in the e-commerce transaction in a respective currency of each participant; and

means for comparing the values of the multiple-interrelated parameters from several market participants.

78.   (New) A computer-implemented method for managing a sales risk, comprising:

linking via a computer a currency price to a plurality of parameters including a negotiated currency price, negotiated first and second tolerance levels and a spot price for an e-commerce transaction in one or more feedback loops such that calculating each parameter affects calculating at least some of the other parameters;

periodically monitoring the spot price of the currency;

comparing the monitored spot price with the negotiated first and second tolerance values to determine if the currency price requires an adjustment;

automatically adjusting via the computer the currency price in response to the determination by calculating a modified currency price based upon pre-selected first and second tolerance levels;

completing the transaction with the adjusted currency price; and

viewing on a display the values of the adjusted currency price and the plurality of parameters in currencies of choice.